

**GOVERNMENT OF INDIA
URBAN DEVELOPMENT AND POVERTY ALLEVIATION
LOK SABHA**

STARRED QUESTION NO:216
ANSWERED ON:16.12.2003
SHORTAGE OF DWELLING UNITS
NAWAL KISHORE RAI;RAMJILAL SUMAN

Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVIATION be pleased to state:

- (a) whether dwelling units have been constructed in the country as per the target set under 'Housing for All' Programme;
- (b) if so, the number of units constructed in urban areas till March 2003, year-wise and State-wise;
- (c) whether as per an assessment there will be a shortage of 2.24 crore dwelling units in the country by the end of the Tenth Five Year Plan;
- (d) if so, the number of dwelling units the Government has decided to construct annually to meet the shortage of dwelling units during the Tenth Five Year Plan;
- (e) the amount likely to be spent on this annually; and
- (f) the sources identified to mobilise the desired amount of funds?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) IN THE MINISTRY OF URBAN DEVELOPMENT AND POVERTY ALLEVIATION (SHRI BANDARU DATTATRAYA)

(a)to(f): A Statement is laid on the Table of the Sabha.

STATEMENT

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 216 FOR 16.12.2003 REGARDING SHORTAGE OF DWELLING UNITS.

(a): The number of dwelling units sanctioned under Two Million Housing Programme in Urban areas of the country from 1998-1999 to 2002-2003 is 45,63,334 which is much beyond the target of 35 lakh for 5 years (7 lakh every year), set under 'Housing for All' programme.

As regards the Rural sector, in addition to the annual target of 13 lakhs under Two Million Housing Programme, an annual target of 12.50 lakh dwelling units has been set by the Ministry of Rural Development with emphasis on extension of benefits to the poor and the deprived sections of the society. Against the total target set for rural housing (including Two Million Housing Programme), 15.43 lakh dwelling units were constructed during 2002-2003 including those raised through Housing & Urban Development Corporation Ltd. (HUDCO).

(b): Details of dwelling units sanctioned by Housing & Urban Development Corporation Ltd.(HUDCO), Housing Co-operatives and Housing Finance Institutions & Public Sector Banks under Two Million Housing Programme in Urban areas from 1998-1999 to 2002-2003 (year-wise and State-wise) are at Annexures-A,B & C.

(c): The Planning Commission Working Group on Housing, for the Tenth Plan period (2002-2007), had estimated the urban housing shortage needed to be addressed during the course of the Tenth Plan at 22.44 million dwelling units.

(d): The annual target under Two Million Housing Programme is 7 lakh dwelling units in respect of Urban areas and 13 lakh dwelling units for Rural areas. There is also an annual target of 12.50 lakh dwelling units in rural areas (in addition to Two Million Housing Programme) with emphasis on extension benefits to the poor and the deprived section of the society, set by the Ministry of Rural Development.

(e)&(f): In 2002-2003 viz. First year of the Tenth Plan, the urban housing sanctions have been as follows:-

HUDCO	Rs.2792.91 Crore
Cooperative Sector	Rs.1287.09 Crore
HFIs/Banks	Rs.19148.71 crore

A similar amount is estimated to be spent annually towards urban housing.

During the Tenth Plan period, HUDCO proposes to spend an amount of Rs.22,030 crore for its housing operations (both Urban & Rural).

During the Tenth Plan, National Cooperative Housing Federation (NCHF) is envisaging operations to the tune of Rs.5,000 crore.

The National Housing Bank (NHB) provides refinancing facility to Housing Finance Institutions, Commercial Banks, Apex Cooperatives etc. for housing. Reserve Bank of India has also stipulated a minimum allocation of 3% of the incremental deposits of the commercial banks to be deployed in housing finance.

In addition to the above, private sector is already playing a major role in housing delivery in the urban areas.

ANNEXURE-A

Dwelling Units sanctioned

STATE	YEARLY 1998-99		1999-2000		2000-2001		2001-2002							
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural
ANDHRA PRADESH	73457	33063	249378	282441	34316	139745	174061	24298	295362	319660	4000	124681	128681	
ARUNACHAL PD.	1509	0	0	0	0	0	0	0	0	0	1600	0	1600	
ASSAM	55949	26250	0	26250	0	0	0	314	0	314	0	50	50	
BIHAR	37185	383	0	383	0	0	0	0	0	0	0	0	0	
CHHATTISGARH	23780	0	0	0	0	0	0	0	0	0	10000	0	10000	
DELHI	19621	0	0	0	0	0	0	0	0	2016	0	2016	0	
GUJARAT	67993	13976	4011	17987	21970	0	21970	3059	0	3059	2318	123	2441	
HARYANA	15289	2046	0	2046	664	0	664	0	0	0	0	0	0	
HIMACHAL PD.	4120	0	10941	10941	0	0	0	0	0	0	0	0	0	
J & K	13296	0	0	0	0	0	0	0	0	0	557	0	557	
JHARKHAND	19156	0	0	0	0	0	0	0	0	0	500	0	500	
KARNATAKA	59782	133708	149808	283516	55900	56711	112611	148384	184808	333192	43679	107796	151475	
KERALA	30200	67568	96075	163643	64725	55200	119925	74800	31667	106467	1330	24600	25930	
MADHYA PD.	55487	50000	0	50000	0	0	0	0	0	0	2200	0	2200	
MAHARASHTRA	110585	18713	0	18713	343	0	343	3442	0	3442	4989	0	4989	
MANIPUR	9946	0	0	0	0	0	0	0	0	0	80	0	80	
MIZORAM	10262	0	0	0	0	0	0	0	0	0	0	379	379	
NAGALAND	6565	0	0	0	0	0	0	0	0	0	40	0	40	
ORISSA	31016	12000	11700	23700	0	137688	137688	10284	0	10284	905	0	905	
PUNJAB	22337	0	0	0	0	0	0	0	0	0	10000	0	10000	
RAJASTHAN	62680	0	0	0	0	0	0	0	0	0	8280	2000	10280	
TAMIL NADU	84399	18142	37725	55867	30600	33200	63800	11150	25294	36444	34712	46586	81298	
TRIPURA	7124	0	0	0	1700	0	1700	150	0	150	522	0	522	
UTTAR PD.	91180	44550	0	44550	0	0	0	0	0	0	125000	0	125000	
UTTARANCHAL	11269	0	0	0	0	0	0	0	0	0	2167	600	2767	
WEST BENGAL	60492	10000	75000	85000	150000	231506	381506	195000	195000	390000	8858	26298	35156	
A&N ISLANDS	422	0	0	0	0	0	0	0	0	0	0	0	0	
CHANDIGARH	1525	0	0	0	0	0	0	0	0	0	0	0	0	
D&N HAVELI	105	0	0	0	0	0	0	0	0	0	0	0	0	
DAMAN & DIU	182	0	0	0	0	0	0	0	0	0	0	0	0	
LAKSHADWEEP	121	0	0	0	0	0	0	0	0	0	0	0	0	
PONDICHERRY	1705	0	0	0	0	0	0	0	0	0	170	0	170	

Total 1000000 430399 634638 1065037 360218 654050 1014268 470881 732131 1203012 263923 333113 597036

Dwelling Units sanctioned

2002-2003

Urban Rural Total

67791 129879 197670
0 0 0
195 0 195
128 0 128
11015 0 11015
0 0 0
18136 161 18297
3263 0 3263
0 0 0
0 0 0
10531 0 10531
95083 221004 316087
57449 0 57449
5022 0 5022
7894 0 7894
780 0 780
377 106 483
463 0 463
0 5000 5000
4050 0 4050
0 0 0
17810 56828 74638
866 100 966
5711 0 5711
890 0 890
50149 0 50149
0 0 0
0 0 0
0 0 0
0 0 0
0 0 0
0 0 0

Total 357603 413078 770681

Hudco Niwas (RF & Bulk Loan) 100000 100000 75283 75283 102366 102366

Other schemes 0 61872 61872 0 0

G.Total 1000000 430399 634638 1065037 460218 654050 1114268 470881 732131 1203012 401078 333113 734191 459969 413078 873047

ANNEXURE-B

STATE-WISE PROGRESS OF HOUSING COOPERATIVE UNDER TWO MILLION HOUSING PROGRAMME FROM 1998-1999 TO 2002-2003.

States/UTs Number of Housing Units Constructed/Financed Total

1998-99 1999-2000 2000-01 2001-02 2002-03

A & N ISLAND	10	0	0	0	0	10
ANDHRA PRADESH	1287	1039	677	654	1012	4669
ASSAM	1316	2340	0	2306	215	6177
BIHAR	1985	0	2329	8	1	4323
CHANDIGARH	1070	67	0	4184	4500	9821
DELHI	8793	4388	2563	197	337	16278
GOA	562	3021	3417	4906	2259	14165
GUJARAT	1811	3259	2138	1816	837	9861
HARYANA	167	419	366	4565	3360	8877

HIMACHAL PRADESH	139	52	42	240	243	716
JAMMU & KASHMIR	350	26	91	19	0	486
KARNATAKA	1838	1880	1264	2192	3105	10279
KERALA	7538	10534	10575	9695	22995	61337
MADHYA PRADESH	2712	224	368	731	285	4320
MAHARASHTRA	9257	10233	12775	14773	15042	62080
MANIPUR	132	176	0	0	52	360
MEGHALAYA	78	3	0	88	36	205
MIZORAM	0	0	0	0	0	0
NAGALAND	0	49	7	0	0	56
ORISSA	1784	680	812	185	102	3563
PONDICHERRY	167	177	74	83	494	995
PUNJAB	4093	4489	3923	6308	2877	21690
RAJASTHAN	1039	1191	107	756	498	3591
TAMIL NADU	121630	42947	37377	14956	11716	228626
TRIPURA	10	24	28	0	0	62
UTTAR PRADESH	6744	298	1029	2100	1908	12079
WEST BENGAL	432	702	937	2696	993	5760
UTTARANCHAL	0	0	0	196	593	789
CHATTISGARH	0	0	0	5	1	6

TOTAL:	174944	88218	80899	73659	73461	491181
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ANNEXURE-C

ACHIEVEMENT OF HOUSING FINANCE INSTITUTIONS OTHER THAN HUDCO UNDER TWO MILLION HOUSING PROGRAMME FROM 1998-1999 TO 2002-2003.

HOUSING FINANCE INSTITUTIONS:

YEAR	DWELLING UNITS
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1998-1999	1,53,932
1999-2000	1,35,035
2000-2001	1,71,496
2001-2002	2,62,991
2002-2003	2,59,772

TOTAL:	9,83,226
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PUBLIC SECTOR BANKS:

YEAR	DWELLING UNITS
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1998-1999	39,739
1999-2000	91460
2000-2001	1,62,240
2001-2002	1,95,624
2002-2003	3,77,319

TOTAL:	8,66,382
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N.H.B. does not have the State-wise details of urban housing disbursements.